Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 1 of 53

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name				
	Write the name that is on your government-issued picture identification (for example, your driver's	Latasha First name	First name		
	license or passport).	Middle name	Middle name		
	Bring your picture identification to your meeting with the trustee.	Dean Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)		
2.	All other names you have used in the last 8 years				
	Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1093			

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 2 of 53

Case number (if known) Debtor 1 Latasha Dean

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	738 McArthur Ct	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 3 of 53

Case number (if known) Debtor 1 Latasha Dean

ar	Tell the Court About	Your E	3ankruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> f page 1 and check the appropria	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy te box.	
	choosing to file under		Chapter 7				
			Chapter 11				
			Chapter 12				
			Chapter 13				
3.	How you will pay the fee		about how yo	ck with the clerk's office in your local court for more detail ourself, you may pay with cash, cashier's check, or mone half, your attorney may pay with a credit card or check wit	y		
					tallments. If you choose this optite (Official Form 103A).	on, sign and attach the Application for Individuals to Pay	
			I request tha	t my fee be wa	aived (You may request this optic	on only if you are filing for Chapter 7. By law, a judge may	
						our income is less than 150% of the official poverty line the installments). If you choose this option, you must fill ou	
						cial Form 103B) and file it with your petition.	•
) .	Have you filed for bankruptcy within the	■ N					
	last 8 years?	□ Y			144		
			District		When	Case number	
			District		When	Case number	-
			District		When	Case number	_
10.	Are any bankruptcy	■ N	0				_
	cases pending or being filed by a spouse who is	□ Y	es.				
	not filing this case with you, or by a business partner, or by an affiliate?						
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
 I1.	Do you rent your	□N	o Go to li	ine 12.			
	residence?	_ Y		our landlord obta	ained an eviction iudament again	st you and do you want to stay in your residence?	
		■ Y	es.	No. Go to line		,	
				Yes. Fill out <i>In</i> bankruptcy per		Judgment Against You (Form 101A) and file it with this	

Document Page 4 of 53 Case number (if known) Debtor 1 Latasha Dean Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs

urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Latasha Dean Document Page 5 of 53 Case number (if known)

Part 5:

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 6 of 53

Deb	tor 1 Latasha Dean		Documen	Case number	r (if known)
Part	6: Answer These Quest	ions for R	eporting Purposes		
16.	What kind of debts do you have?	16a.		nsumer debts? Consumer debts are definant, family, or household purpose."	ned in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.		siness debts? Business debts are debts the through the operation of the bus	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts you ow	ve that are not consumer debts or busines	s debts
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7	7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do are paid that funds will be ava	o you estimate that after any exempt prop ilable to distribute to unsecured creditors?	erty is excluded and administrative expenses
	administrative expenses are paid that funds will		■ No		
	be available for distribution to unsecured		☐ Yes		
	creditors?				
18.	How many Creditors do you estimate that you owe?	1 -49		<u> </u>	<u> </u>
		☐ 50-99		☐ 5001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than100,000
		☐ 100-1 ☐ 200-9		1 0,001-20,000	inore marroo,000
19.	How much do you	\$ 0 - \$	50.000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your assets to be worth?	□ \$50,0	01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion
			001 - \$500,000	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion
		□ \$500,	001 - \$1 million	— \$100,000,001 - \$000 Hillion	— Note than 450 billion
20.	How much do you	\$0 - \$	50,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
		ш ф500,	OOT - \$1 IIIIIIOII		
Part	7: Sign Below				
For	you	I have ex	amined this petition, and I decla	are under penalty of perjury that the inforr	nation provided is true and correct.
				I am aware that I may proceed, if eligible, lief available under each chapter, and I ch	
				ot pay or agree to pay someone who is no notice required by 11 U.S.C. § 342(b).	t an attorney to help me fill out this
		I request	relief in accordance with the ch	napter of title 11, United States Code, spe-	cified in this petition.
		bankrupt and 357	cy case can result in fines up to	concealing property, or obtaining money o \$250,000, or imprisonment for up to 20 y	or property by fraud in connection with a rears, or both. 18 U.S.C. §§ 152, 1341, 1519,
		/s/ Lata Latasha	sha Dean a Dean	Signature of Debto	r 2
			e of Debtor 1	3 1	
		Executed	d on July 8, 2016	Executed on	
			MM / DD / YYYY	MM	/ DD / YYYY

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 7 of 53

Debtor 1 Latasha Dean Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Julie Gleason	Date	July 8, 2016
Signature of Attorney for Debtor	_	MM / DD / YYYY
Julie Gleason		
Printed name		
Gleason & Gleason		
Firm name		
77 W Washington, Ste 1218		
Chicago, IL 60602		
Number, Street, City, State & ZIP Code		
Contact phone (312) 578-9530	Email address	troy@chicagobk.com
6273536		
Bar number & State		

		DUGUIII	<u> </u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Latasha Dean			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	29,230.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	29,230.00
Pa	t 2: Summarize Your Liabilities		
		Your lia	abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	11,444.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	33,564.00
	Your total liabilities	\$	45,008.00
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,254.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,262.66
Pa	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	edules.
	■ Yes		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Entered 07/08/16 17:02:28 Desc Main Doc 1 Filed 07/08/16 Case 16-22087 Document

Page 9 of 53 Case number (if known) Debtor 1 Latasha Dean

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

2,798.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	21,796.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	21,796.00

			Document	Page 10 of 53			
Fill in t	this inforr	nation to identify your	case and this filing:				
Debtor	· 1	Latasha Dean					
		First Name	Middle Name	Last Name			
Debtor (Spouse,		First Name	Middle Name	Last Name			
United	States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
Case n	number						Charle if this is an
Case						Ш	Check if this is an amended filing
Offic	cial Fo	rm 106A/B					
Sch	edul	e A/B: Prop	ertv				12/15
		-	e items. List an asset only once. If	an asset fits in more than or	ne category, list the asset	t in the c	
nformat		e space is needed, attach	ate as possible. If two married peop a separate sheet to this form. On t				
Part 1:	Describe	Each Residence, Building	g, Land, or Other Real Estate You O	wn or Have an Interest In			
. Do yo	ou own or h	nave any legal or equitabl	e interest in any residence, buildin	g, land, or similar property?			
■ No	o. Go to Par	t 2					
_		s the property?					
Part 2:	Describe	Your Vehicles					
			uitable interest in any vehicles, le, also report it on Schedule G: l			/ vehicle	es you own that
		·	•	zneedieny communic and co	monphi ou Educoci		
3. Cars	s, vans, tr	ucks, tractors, sport u	tility vehicles, motorcycles				
	0						
■ Ye	es						
3.1	Make:	Chevrolet	Who has an interest in t	he property? Check one	Do not deduct secured the amount of any sec		
	Model:	Impala	Debtor 1 only		Creditors Who Have Claims Secure		
	_	2011	Debtor 2 only		Current value of the		rrent value of the
	Approximat Other inform		Debtor 1 and Debtor 2	•	entire property?	por	tion you own?
	Surrend		☐ At least one of the deb	nors and another			
			Check if this is common (see instructions)	nunity property	\$7,000.00	<u> </u>	\$7,000.00
l. Wate	ercraft, ai	rcraft, motor homes, A	TVs and other recreational veh	icles, other vehicles, and	l accessories		
			onal watercraft, fishing vessels, s				
■ No	•						
<u></u> П 1,	es						
					_		
			you own for all of your entries				\$7,000.00
.pag	jes you ha	ave attached for Part 2	. Write that number here				\$7,000.00
Part 3:	Describe	Your Personal and Hous	ehold Items				
Do you			able interest in any of the follo	wing items?			ent value of the
							on you own? ot deduct secured
							s or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Case 16-22087 Latasha Dean	Doc 1	Filed 07/08/16 Document	Entered 07/08/16 17: Page 11 of 53 Case numbe		Desc Main
_					i (ii kilowily	
■ Yes	. Describe					
	I	lousehold (chairs, sof	•	urniture, Kitchen Appliances,		\$1,200.00
□ No				pment; computers, printers, scanne	rs; music co	ollections; electronic devices
	Consul Stereos		onics (Including Tel	evisions, Radios, Phones,		\$420.00
Examp	tibles of value bles: Antiques and figurines; other collections, memo			ooks, pictures, or other art objects; s	tamp, coin,	or baseball card collections;
	Books,	Pictures, \	Videos, and DVDs			\$0.00
■ No □ Yes 10. Firear Exam ■ No □ Yes 11. Clothe	musical instruments . Describe . Describe . Describe . Describe	s, ammunitior	n, and related equipmer		o, od 1000 c	and hayand, daipointly toolo,
□ No	nples: Everyday clothes, furs . Describe	, leather coat	ts, designer wear, shoes	s, accessories		
	Used C	lothing				\$200.00
□ No	nples: Everyday jewelry, cost . Describe	ume jewelry, Costume Je		dding rings, heirloom jewelry, watcho	es, gems, g	old, silver \$100.00
Exam ■ No □ Yes 14. Any o ■ No	arm animals nples: Dogs, cats, birds, hors . Describe other personal and household Give specific information	old items yo	u did not already list,	including any health aids you did	not list	

Official Form 106A/B Schedule A/B: Property page 2

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 12 of 53 Case number (if known)

15	5. Add the dollar value of all of your entries from Part 3, including any entries for Part 3. Write that number here		\$1,920.00
	art 4: Describe Your Financial Assets		
Do	o you own or have any legal or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	Cash Examples: Money you have in your wallet, in your home, in a safe deposit box □ No ▼Yes	κ, and on hand when you file your petition	ı
		Cash on Hand	\$10.00
	 Deposits of money Examples: Checking, savings, or other financial accounts; certificates of depo institutions. If you have multiple accounts with the same institution No Yes		uses, and other similar
	17.1. Checking Chase		\$300.00
19.	■ No □ Yes	ted businesses, including an interest of the work of ownership: ble instruments on the work of the wo	in an LLC, partnership, and
	■ No □ Yes. Give specific information about them Issuer name:		
	. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings account No	unts, or other pension or profit-sharing pl	ans
	■ Yes. List each account separately. Type of account: Institution name:		
	Pension Catholic Charit	ties - 100% exempt	\$20,000.00
22.	. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue so Examples: Agreements with landlords, prepaid rent, public utilities (electric, ga		es, or others
	■ No □ Yes Institution name o	r individual:	
23.	. Annuities (A contract for a periodic payment of money to you, either for life or	for a number of years)	
	Yes Issuer name and description.		

Debtor 1

		Case	16-22087	Doc 1	Filed 07/08/16 Document	Entered 07/08/16 Page 13 of 53	5 17:02:28	Desc Main
D	ebtor 1	Latash	a Dean		Document	Case r	number (if known)	
24.		C. §§ 530(I	b)(1), 529A(b), a	nd 529(b)(1).		gram, or under a qualified e records of any interests.11		gram.
25.	■ No		e or future intere		rty (other than anythin	g listed in line 1), and right	s or powers exe	rcisable for your benefit
26.	Example ■ No	les: Intern		s, websites, p	ts, and other intellecturoceeds from royalties a	al property nd licensing agreements		
27.	Example ■ No	les: Buildii	ises, and other ng permits, exclusific information a	sive licenses,		holdings, liquor licenses, pi	rofessional license	es
M	oney or p	oroperty o	owed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refu ■ No □ Yes. 0		•	oout them, inc	cluding whether you alrea	ady filed the returns and the	tax years	
29	■ No	les: Past o	due or lump sum	,	usal support, child suppo	rt, maintenance, divorce set	tlement, property	settlement
30.	Example No	les: Unpai benef	someone owes y id wages, disabili fits; unpaid loans	ty insurance p		efits, sick pay, vacation pay,	workers' compen	sation, Social Security
31.			rance policies n, disability, or life	e insurance; h	ealth savings account (k	HSA); credit, homeowner's, o	or renter's insuran	ce
	■ Yes. N	Name the		any of each po pany name:	olicy and list its value.	Beneficiary:		Surrender or refund value:
				n Life Insur bloyer - No	ance Policy w/ CSV			\$0.00
	If you a someon ■ No □ Yes. Claims	re the berne has die Give spec against ti	neficiary of a living of a liv	g trust, expec	you have filed a lawsui	surance policy, or are curren	,	ive property because
	■ No		ents, employmen	t disputes, ins	surance claims, or rights	to sue		

	Case 16-22087 D			7/08/16 17:02:28	Desc Main
Debt	or 1 Latasha Dean	Document	Page 14 of	Case number (if known)	
_	ther contingent and unliquidated on No Yes. Describe each claim	claims of every nature, including	g counterclaims o	of the debtor and rights to	set off claims
35. A	ny financial assets you did not alr	eady list			
	No	,			
	Yes. Give specific information				
36.	Add the dollar value of all of your for Part 4. Write that number here.	,	, , ,	'	\$20,310.00
Part	Describe Any Business-Related Pro	perty You Own or Have an Interest I	In. List any real esta	ite in Part 1.	
37. D	you own or have any legal or equitabl	le interest in any business-related p	roperty?		
	No. Go to Part 6.				
	Yes. Go to line 38.				
Part	Describe Any Farm- and Commercial If you own or have an interest in farmla		n or Have an Interes	et In.	
46. C	o you own or have any legal or eq	uitable interest in any farm- or o	commercial fishin	g-related property?	
l	No. Go to Part 7.				
l	Yes. Go to line 47.				
Part '	Describe All Property You Own	n or Have an Interest in That You Dic	l Not List Above		
53. C	o you have other property of any k Examples: Season tickets, country clu	kind you did not already list? ub membership			
	No				
	Yes. Give specific information				
54.	Add the dollar value of all of your	entries from Part 7. Write that n	umber here		\$0.00
Part	List the Totals of Each Part of th	nis Form			
55.	Part 1: Total real estate, line 2				\$0.00
56.	Part 2: Total vehicles, line 5		\$7,000.00		
57.	Part 3: Total personal and househ	old items, line 15	\$1,920.00		
	Part 4: Total financial assets, line		\$20,310.00		
	Part 5: Total business-related prop	· ·	\$0.00		
	Part 6: Total farm- and fishing-rela		\$0.00		
61.	Part 7: Total other property not lis	ted, line 54 +	\$0.00		
62.	Total personal property. Add lines	56 through 61	\$29,230.00	Copy personal property to	otal \$29,230.00
63.	Total of all property on Schedule A	A/B . Add line 55 + line 62			\$29,230.00

Official Form 106A/B Schedule A/B: Property page 5

		BOOTH	111 1 1000: 10 01 00		
Fill in this infor	mation to identify your	case:			
Debtor 1	Latasha Dean				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if t	his is ar
				amended	filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the A portion you own		ount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
2011 Chevrolet Impala 60000 miles Surrender	\$7,000.00		\$2,400.00	735 ILCS 5/12-1001(c)	
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
Misc. Household Goods (Bedroom Furniture, Kitchen Appliances,	\$1,200.00		\$1,200.00	735 ILCS 5/12-1001(b)	
tables, chairs, sofas) Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
Consumer Electronics (Including Televisions, Radios, Phones,	\$420.00		\$420.00	735 ILCS 5/12-1001(b)	
Stereos) Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit		
Books, Pictures, Videos, and DVDs Line from Schedule A/B: 8.1	\$0.00		100%	735 ILCS 5/12-1001(a)	
Ellio II oli II osilioddio 772.			100% of fair market value, up to any applicable statutory limit		
Used Clothing Line from Schedule A/B: 11.1	\$200.00		100%	735 ILCS 5/12-1001(a)	
Line from <i>Schedule PVD</i> . 11.1			100% of fair market value, up to any applicable statutory limit		

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 16 of 53
Case number (if known)

De	Latasiia Deaii					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	Misc. Costume Jewelry Line from Schedule A/B: 12.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
	Zino nom osnodalo 702: 1211			100% of fair market value, up to any applicable statutory limit		
	Cash on Hand Line from Schedule A/B: 16.1	\$10.00		\$10.00	735 ILCS 5/12-1001(b)	
	Line Holli Schedule Arb. 10.1			100% of fair market value, up to any applicable statutory limit		
	Checking: Chase Line from Schedule A/B: 17.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)	
	Line IIIIII Schedule PAB. 17.1			100% of fair market value, up to any applicable statutory limit		
	Pension: Catholic Charities - 100% exempt	\$20,000.00		100%	735 ILCS 5/12-1006	
	Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit		
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every			led on or after the date of adjustmer	nt.)	
		ad by the avametics w	:th:n 1	215 days before you filed this sees	2	
	☐ Yes. Did you acquire the property cover☐ No	ed by the exemption wi	itnin 1	,215 days before you filed this case	,	
	☐ Yes					

	Ca	se 16-22087	Doc 1 Filed 07/08/16	Entered Page 17	d 07/08/16 17:	02:28 Desc M	1ain
Filli	in this inform	nation to identify you		000.17	01.00		
Deb	tor 1	Latasha Dean					
	_	First Name	Middle Name	Last Name			
	tor 2 use if, filing)	First Name	Middle Name	Last Name			
Unit	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF ILLIN	iois			
Cas	e number						
(if kno	own)						if this is an
						ameno	led filing
∩ffi	cial Form	106D					
		•	Who Have Claims S	ecured	l by Propert	v	12/15
s nee			If two married people are filing together, out, number the entries, and attach it to				
		have claims secured by	y your property?				
	□ No. Check	this box and submit the	his form to the court with your other so	chedules. Yo	ou have nothing else t	o report on this form.	
	_	all of the information			3		
			below.				
	<u> </u>	I Secured Claims			Column A	Column B	Column C
			more than one secured claim, list the credit a particular claim, list the other creditors in		Amount of claim	Value of collateral	Unsecured
			cal order according to the creditor's name.	11 411 2.713	Do not deduct the	that supports this	portion
2.1	Canital Or	ne Auto Finan	Describe the property that secures the	claim:	value of collateral. \$11.444.00	claim \$7.000.00	If any \$4.444.00
2.1	Creditor's Name		2011 Chevrolet Impala 60000 i		φ11,444.00	φη,000.00	Ψ4,444.00
			Surrender				
	Po Box 25	30407	As of the date you file, the claim is: Ch	eck all that			
	Plano, TX		apply.				
		City, State & Zip Code	☐ Contingent☐ Unliquidated				
	rumber, otreet,	ony, state a zip code	☐ Disputed				
Who	owes the de	bt? Check one.	Nature of lien. Check all that apply.				
	ebtor 1 only		☐ An agreement you made (such as mo	ortgage or sec	ured		
_	ebtor 2 only		car loan)				
	ebtor 1 and De	btor 2 only	☐ Statutory lien (such as tax lien, mecha	anic's lien)			
_		ne debtors and another	☐ Judgment lien from a lawsuit	,			
	check if this cla community del	aim relates to a bt	Other (including a right to offset)				
		Opened 03/13 Last					

Add the dollar value of your entries in Column A on this page. Write that number here: \$11,444.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$11,444.00

Last 4 digits of account number

Part 2: List Others to Be Notified for a Debt That You Already Listed

Active

Date debt was incurred 3/18/16

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1001

		Document	Page 18 of 53		
Fill in this info	rmation to identify your	case:			
Debtor 1	Latasha Dean				
	First Name	Middle Name	Last Name	_	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILI	LINOIS		
Case number (if known)				-	neck if this is an nended filing
Official For Schedule		/ho Have Unsecured	Claims		12/15
any executory co Schedule G: Exec Schedule D: Cred eft. Attach the Co name and case n	ntracts or unexpired leases cutory Contracts and Unexp litors Who Have Claims Sec	that could result in a claim. Also living the state of th	'Y claims and Part 2 for creditors wi ist executory contracts on Schedule Do not include any creditors with pa needed, copy the Part you need, fill port in a Part, do not file that Part. C	e A/B: Property (Officia rtially secured claims t it out, number the ent	I Form 106A/B) and on that are listed in ries in the boxes on the
	itors have priority unsecure				
■ No. Go to	Part 2.				
☐ Yes.	, r dit 2.				
	All of Your NONPRIORIT	Y Unsecured Claims			
☐ No. You h ■ Yes.		part. Submit this form to the court with	•		
unsecured cla	aim, list the creditor separately	y for each claim. For each claim listed	the creditor who holds each claim. If it, identify what type of claim it is. Do not have more than three nonpriority unsertable.	ot list claims already incl	uded in Part 1. If more
					Total claim
4.1 Att		Last 4 digits of acc	ount number	_	\$1,000.00
Attn B PO Bo	rity Creditor's Name Bankruptcy ox 6428 Stream, IL 60197	When was the debt	: incurred?		
Number	Street City State Zlp Code		file, the claim is: Check all that apply		
■ Debt	or 1 only	☐ Contingent			
	or 2 only	☐ Unliquidated			
	or 1 and Debtor 2 only	☐ Disputed			
	ast one of the debtors and and		RITY unsecured claim:		
	ck if this claim is for a comi				
debt	laim subject to offset?		ng out of a separation agreement or divins	vorce that you did not	
■ No		☐ Debts to pension	or profit-sharing plans, and other simi	ilar debts	
☐ Yes		Other Specify			

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 19 of 53

Debtor 1 Latasha Dean Case number (if know) 4.2 \$3,602.00 Capital One Bank Usa N Last 4 digits of account number 3649 Nonpriority Creditor's Name Opened 04/11 Last Active 15000 Capital One Dr When was the debt incurred? 4/01/16 Richmond, VA 23238 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.3 Comenity Bank/carsons Last 4 digits of account number 3511 \$643.00 Nonpriority Creditor's Name Opened 03/14 Last Active 3100 Easton Square PI When was the debt incurred? 3/15/16 Columbus, OH 43219 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.4 Comenity Bank/vctrssec Last 4 digits of account number 9442 \$223.00 Nonpriority Creditor's Name Opened 10/15 Last Active Po Box 182789 When was the debt incurred? 3/11/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 20 of 53
Case number (if know)

Debioi	Latasiia Deaii		Case Humber (II know)	
4.5	Dsnb Macys	Last 4 digits of account number	0370	\$502.00
	Nonpriority Creditor's Name 9111 Duke Blvd Mason, OH 45040 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim	Opened 04/14 Last Active 4/01/16 s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	No	report as priority claims Debts to pension or profit-sharin	a plane, and other similar debts	
	■ No □ Yes			
	T Yes	Other. Specify Charge Acc	Sount	
4.6	Fed Loan Serv Nonpriority Creditor's Name	Last 4 digits of account number	0002	\$21,796.00
	Po Box 60610 Harrisburg, PA 17106	When was the debt incurred?	Opened 11/15 Last Active 5/31/16	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	l	
4.7	Great American Finance Nonpriority Creditor's Name	Last 4 digits of account number	0114	\$2,299.00
	20 North Wacker Dr Chicago, IL 60606	When was the debt incurred?	Opened 03/16 Last Active 5/05/16	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separate as priority doing.		
	Is the claim subject to offset?	report as priority claims	a plane, and other similar debts	
	■ No	Debts to pension or profit-sharin	•	
	Yes	Other. Specify Household	Goods	

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 21 of 53
Case number (if know)

Debioi	Latasiia Deali	Case Humber (II know)	
4.8	Holy Cross Hospital	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name Payment Center	When was the debt incurred?	
	PO Box 2166 Bedford Park, IL 60499		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical	
4.9	Illinois Department of Revenue	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name		<u> </u>
	Bankruptcy Section PO Box 64338	When was the debt incurred?	
	Chicago, IL 60664-0338 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the trace you me, the claim is. Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	\square Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Notice Only	
4.1 0	Illinois Dept of Employment Securit	Last 4 digits of account number Notic Only	Unknown
	Nonpriority Creditor's Name Bankruptcy Unit Collection Subdivis	When was the debt incurred?	
	33 S State St 10th Floor Chicago, IL 60603		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Notice Only	

Entered 07/08/16 17:02:28 Case 16-22087 Doc 1 Filed 07/08/16 Desc Main Document Page 22 of 53

Case number (if know) Debtor 1 Latasha Dean 4.1 Internal Revenue Service Unknown Last 4 digits of account number Nonpriority Creditor's Name PO Box 7346 When was the debt incurred? Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes 4.1 **Marvin Husby** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name for HHDC When was the debt incurred? 852 W Armitage Chicago, IL 60614 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 Mcsi Inc 1025 \$200.00 3 Last 4 digits of account number Nonpriority Creditor's Name Po Box 327 When was the debt incurred? Palos Heights, IL 60463 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 01 City Of Country Club Hills Ss

☐ Yes

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 23 of 53
Case number (if know)

Latasiia Deali		Case number (il know)	
Naticrsys	Last 4 digits of account number	9283	\$1,685.00
Nonpriority Creditor's Name P.o. Box 312125	When was the debt incurred?		
Atlanta, GA 31131 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	,	an anat appry	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	■ Other. Specify	ntal Plaza Apts	
Peoples Engy	Last 4 digits of account number	5548	\$277.00
Nonpriority Creditor's Name	_		
200 East Randolph Chicago, IL 60601	When was the debt incurred?	Opened 8/04/08 Last Active 8/07/15	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Agriculture		
Syncb/jcp	Last 4 digits of account number	1160	\$87.00
Nonpriority Creditor's Name			40.1.00
Po Box 965007 Orlando, FL 32896	When was the debt incurred?	Opened 06/15 Last Active 2/22/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	■ Other. Specify Charge Ace	count	

Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Casa 16-22087 Doc 1

Debtor 1	Latasha Dean	Document	Page 24 of 53 Case number (if know)	
DODIOI	Latasiia Deaii			

Syncb/walmart	Last 4 digits of account number	5093	\$250.00				
Nonpriority Creditor's Name	_						
Po Box 965024 El Paso, TX 79998	When was the debt incurred?	Opened 03/16 Last Active 5/17/16					
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
Who incurred the debt? Check one.							
Debtor 1 only	☐ Contingent						
☐ Debtor 2 only	☐ Unliquidated						
Debtor 1 and Debtor 2 only	☐ Disputed						
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
☐ Check if this claim is for a community	☐ Student loans						
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
☐ Yes	■ Other. Specify Charge Acc	count					

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government		\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				1	Total Claim
	6f.	Student loans	6f.	\$	21,796.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	11,768.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	33,564.00

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

			III FAU L ZJ ULJJ	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Latasha Dean			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3	Oity		State	Zii Gode	
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
2.7	Name				_
	Number	Street			_
	01:			715.0	_
	City		State	ZIP Code	
2.5					_
	Name				
					_
	Number	Street			
	City		State	ZIP Code	_

		Docume	ent Pade 26 d	DI 53	
Fill in this	information to identify your	case:			
Debtor 1	Latasha Dean				
	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle None	Lost Nome		
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106H				
		abtera			
Schea	ule H: Your Cod	eptors			12/15
our name	and case number (if known) you have any codebtors? (if	. Answer every question			o of any Additional Pages, write
1. 00)	you nave any codeptors? (IF)	you are filing a joint case,	do not list either spouse	as a codeptor.	
■ No					
☐ Yes					
	nin the last 8 years, have you a, California, Idaho, Louisiana,				
■ No.	Go to line 3.				
_	. Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
			•		
in line Form	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed th	g with you. List the person shown ne creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	•
	Name			Schedule E/F, I	
				☐ Schedule G, lin	
-	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, lin	e
	Name			Schedule E/F, I	
				☐ Schedule G, lin	
1	Number Street			_	
	City	State	ZIP Code		

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 27 of 53

Fill	in this information	to identify your c	ase:									
Del	btor 1	Latasha Dea	an				_					
	btor 2 buse, if filing)						-					
Uni	ited States Bankrup	otcy Court for the	: NORTHERN DISTRIC	T OF ILLINOIS								
_	se number							☐ An		ed filing ent showi	ing postpetitio following date	
0	fficial Form	<u> 1061</u>						M	M / DD/ \	YYYY		
S	chedule I:	Your Inc	ome									12/1
spo atta	use. If you are sep ch a separate she	parated and you let to this form. be Employment	are married and not filir ir spouse is not filing wi On the top of any addition	th you, do not in	clude inf	orm	atio	n about	your sp	ouse. If n	nore space is	needed,
1.	information.	ioyment		Debtor 1					Debtor 2	2 or non-	filing spouse)
	If you have more		Employment status	Employed					☐ Empl	•		
	information abou	attach a separate page with information about additional		☐ Not employed					☐ Not e	employed		
	employers.		Occupation	Production M	/lanager							
	Include part-time self-employed wo		Employer's name	Catholic Cha	rities							
	Occupation may or homemaker, if		Employer's address									
			How long employed the	here? 17 Y	ears				_			
Par	rt 2: Give De	etails About Mor	nthly Income									
	mate monthly incuse unless you are		ate you file this form. If y	you have nothing	to report	for ar	ny lii	ne, write	\$0 in the	e space. Ir	nclude your no	on-filing
	ou or your non-filing e space, attach a s		ore than one employer, co	ombine the informa	ation for a	all em	nploy	yers for th	hat perso	on on the	lines below. It	f you need
								For Debt	tor 1		ebtor 2 or iling spouse	
2.			ry, and commissions (be calculate what the monthly		:	2.	\$_	2,7	796.00	\$	N/A	<u>.</u>
3.	Estimate and lis	t monthly overt	ime pay.		;	3	+\$_		0.00	+\$	N/A	<u> </u>
1	Calculate gross	Income Add lie	2 1 lino 2			, [Ф	2 70	6.00	•	NI/A	1

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 28 of 53

Debt	or 1	Latasha Dean	-	(Case	number (if ki	nown)	—			
					For	Debtor 1			or Debtor on-filing s		
	Cop	by line 4 here	4.		\$	2,79	6.00	\$		N/A	<u> </u>
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	ā.	\$	496	6.00	\$		N/A	١
	5b.	Mandatory contributions for retirement plans	5b		\$		0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	50	.	\$	(0.00	\$		N/A	\
	5d.	Required repayments of retirement fund loans	50	d.	\$		0.00	\$		N/A	1
	5e.	Insurance	5e		\$		6.00	\$		N/A	<u> </u>
	5f.	Domestic support obligations	5f.		\$_		0.00	-		N/A	<u> </u>
	5g.	Union dues	50		\$_		0.00	\$		N/A	_
	5h.	Other deductions. Specify:	_	1.+	\$_		0.00	-		N/A	_
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_		2.00	. \$		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	2,25	1.00	\$		N/A	<u>\</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	88		\$_		0.00	\$		N/A	
	8b.	Interest and dividends	8b	Ο.	\$_		0.00	. \$		N/A	<u>\</u>
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	.	\$	(0.00	\$		N/A	.
	8d.	Unemployment compensation	80		\$		0.00			N/A	
	8e.	Social Security	86	€.	\$	(0.00	\$		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$_		0.00	\$		N/A	
	8g.	Pension or retirement income	80	-	\$_		0.00	. \$		N/A	
	8h.	Other monthly income. Specify:	_ 8h	1.+	\$_	(0.00	+ \$		N/A	<u>\</u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	;	\$	(0.00	\$		N/	′ A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,254.00	+ \$		N/A	= \$	2,254.00
10.		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		2,234.00	Τ Ψ		IN/A	- ¹ −	2,234.00
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not accify:	depe						n <i>Schedul</i>	e J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rester that amount on the Summary of Schedules and Statistical Summary of Certain lies								\$	2,254.00
13.	Do	you expect an increase or decrease within the year after you file this form	?							Comb	ined nly income
		No.									

Official Form 106I Schedule I: Your Income page 2

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 29 of 53

						
FIII	in this information to identify your case:					
Deb	Latasha Dean				if this is:	
Deh	otor 2				n amended filing	ving postpetition chapter
1	ouse, if filing)					the following date:
Linit	ted States Bankruptcy Court for the: NORTHERN DISTRI	CT OF ILLINO	us.		IM / DD / YYYY	
Unit	red states bankrupicy Court for the. NON THERN DISTRI	CT OF ILLINO	113	IV		
1	se numbersnown)					
\Box	fficial Form 106J					
	chedule J: Your Expenses					40/45
	as complete and accurate as possible. If two marri	ed people are	filing together, bo	oth are equal	lv responsible fo	12/15 r supplying correct
info	ormation. If more space is needed, attach another s mber (if known). Answer every question.					
Par						
1.	Is this a joint case?					
	No. Go to line 2.	ıao				
	Yes. Does Debtor 2 live in a separate househol	iu f				
	☐ No ☐ Yes. Debtor 2 must file Official Form 106J	-2, Expenses t	for Separate House	<i>hold</i> of Debto	r 2.	
2.	Do you have dependents? ☐ No					
	Do not list Debtor 1 and		Dependent's relation		Dependent's	Does dependent
	Debtor 2. each depende	ent	Debtor 1 or Debtor	2	age	live with you?
	Do not state the					□ No
	dependents names.		Child		10	Yes
			child		16	□ No ■ Yes
			Cilia			■ Yes □ No
						☐ Yes
			-			□ No
						☐ Yes
3.	Do your expenses include No					
	expenses of people other than yourself and your dependents?					
	<u>· </u>					
	rt 2: Estimate Your Ongoing Monthly Expenses					
exp	timate your expenses as of your bankruptcy filing d penses as of a date after the bankruptcy is filed. If t plicable date.					
Inc	lude expenses paid for with non-cash government	assistance if	you know			
	evalue of such assistance and have included it on Sificial Form 106l.)	Schedule I: Yo	our Income		Your expe	enses
(0.						
4.	The rental or home ownership expenses for your payments and any rent for the ground or lot.	residence. In	clude first mortgage	4. \$		875.00
	If not included in line 4:					
	4a. Real estate taxes			4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance			4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expen			4c. \$		0.00
F	4d. Homeowner's association or condominium due		a aquit de e	4d. \$		0.00
5.	Additional mortgage payments for your residence	🗦, sucn as nom	ie equity ioans	5. \$		0.00

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 30 of 53

Debte	or 1	Latasha	Dean	Case	numl	ber (if known)	
6.	Utilit	ies:					
	6a.	Electricity,	heat, natural gas		6a.	\$	200.00
	6b.	Water, sev	ver, garbage collection		6b.	\$	37.66
	6c.	Telephone	e, cell phone, Internet, satellite, and cable servi	ces	6c.	\$	200.00
	6d.	Other. Spe	ecify:	1	6d.	\$	0.00
7.	Food	and house	ekeeping supplies		7.	\$	350.00
8.	Child	dcare and c	hildren's education costs		8.	\$	0.00
9.	Cloth	ning, laund	ry, and dry cleaning		9.	\$	75.00
10.	Pers	onal care p	roducts and services		10.	\$	50.00
11.	Medi	cal and de	ntal expenses		11.	\$	50.00
			Include gas, maintenance, bus or train fare.				
	Do no	ot include ca	ar payments.		12.	\$	250.00
13.	Ente	rtainment,	clubs, recreation, newspapers, magazines,	and books	13.	\$	50.00
14.	Char	itable cont	ributions and religious donations		14.	\$	0.00
15.	Insu	rance.					
			surance deducted from your pay or included in				
		Life insura			5a.	·	0.00
	15b.	Health ins	urance	1:	5b.	\$	0.00
	15c.	Vehicle ins	surance	1	5c.	\$	125.00
	15d.	Other insu	rance. Specify:	1:	5d.	\$	0.00
			clude taxes deducted from your pay or include				
	Spec	·			16.	\$	0.00
			ease payments:		_	•	
			ents for Vehicle 1		7a.	·	0.00
			ents for Vehicle 2		7b.	*	0.00
		Other. Spe	-		7c.		0.00
		Other. Spe			7d.	\$	0.00
18.	Your	payments	of alimony, maintenance, and support that	you did not report as	18.	\$	0.00
			your pay on line 5, <i>Schedule I, Your Income</i> s you make to support others who do not liv	(Omolar i om i rooi).	10.	ф •	0.00
	Spec		s you make to support others who do not hiv	•	19.	Ψ	0.00
	•	,	erty expenses not included in lines 4 or 5 of			ur Income	
			s on other property		0a.		0.00
		Real estat			0b.		0.00
			nomeowner's, or renter's insurance		0c.	·	0.00
			ice, repair, and upkeep expenses		0d.		0.00
			er's association or condominium dues		0e.	•	0.00
		r: Specify:	or a decodiation of condentinant duce		21.	·	0.00
-1.	Othe	i. Opecity.			۷۱.	-Ψ	0.00
22.	Calc	ulate your i	monthly expenses				
	22a.	Add lines 4	through 21.			\$	2,262.66
	22b.	Copy line 2:	2 (monthly expenses for Debtor 2), if any, from	Official Form 106J-2		\$	
	22c.	Add line 22a	a and 22b. The result is your monthly expense	S.		\$	2,262.66
			, , ,				
		-	monthly net income.		_	•	
		Ba. Copy line 12 (your combined monthly income) from Schedule I. Bb. Copy your monthly expenses from line 22c above.				\$	2,254.00
	23b.					-\$	2,262.66
	220	Cubtroot	our monthly overcoop from your monthly incom				
	23C.		our monthly expenses from your monthly incon is your <i>monthly net income</i> .	ie. 2	3с.	\$	-8.66
			an increase or decrease in your expenses we but expect to finish paying for your car loan within the y				page or decrease because of a
	modifi	ication to the	terms of your mortgage?	cal of do you expect your monge	.yc l	Jayment to illen	Case of decrease because of d
	■ No						
	□ Ye	es.	Explain here:				

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 31 of 53

Fill in this infor	mation to identify your	case:				
Debtor 1	Latasha Dean					
5	First Name	Middle Name	La	st Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	La	st Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLING	ols		
Case number (if known)						☐ Check if this is an amended filing
Official Forr	-	ın Individual	l Debt	or's Sche	edules	12/15
•	8 U.S.C. §§ 152, 1341, 1	519, and 3571.				
Did you pa	y or agree to pay some	one who is NOT an atto	rney to hel	you fill out bank	ruptcy forms?	
■ No						
☐ Yes. I	Name of person					kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the sun	nmary and	schedules filed w	ith this declaration	on and
X /s/ Lata	asha Dean		x			
Latash	na Dean are of Debtor 1			Signature of Deb	otor 2	
Date ,	July 8, 2016			Date		

Fill	in this inform	ation to identify you	r case:								
Deb	otor 1	Latasha Dean First Name	Middle Name	Last Name							
Deb	otor 2	Filst Name	Middle Name	Last Name							
(Spo	use if, filing)	First Name	Middle Name	Last Name							
Unit	ted States Ban	kruptcy Court for the:	NORTHERN DISTRICT C	F ILLINOIS							
Cas	se number										
(if kn	own)				_	Check if this is an					
						amended filing					
○ t	Calal Fam	107									
	ficial For		Affaira far Individ	luala Filina far B	anleruntare	444					
			Affairs for Individ			4/10					
			ble. If two married people a attach a separate sheet to t								
num	ber (if known). Answer every que	stion.								
Par	t 1: Give De	etails About Your Ma	rital Status and Where You	Lived Before							
1.	What is your	current marital statu	is?								
	☐ Married										
	■ Not marr	ried									
2.	During the la	During the last 3 years, have you lived anywhere other than where you live now?									
۷.	During the la	st 3 years, have you	iived allywhere other than v	where you live now !							
	□ No										
	■ Yes. List	all of the places you l	ived in the last 3 years. Do no	t include where you live nov	I.						
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	Idress:	Dates Debtor 2 lived there					
	1335 W 76t Chicago, IL		From-To: Until October 2016	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:					
	es and territorie	es include Arizona, Ca	ver live with a spouse or leg lifornia, Idaho, Louisiana, Nev medule H: Your Codebtors (Of	/ada, New Mexico, Puerto R							
Par	Explain	the Sources of You	r Income								
4.	Fill in the total	amount of income yo	nployment or from operating u received from all jobs and a have income that you receive	ill businesses, including part	-time activities.	ndar years?					
	□ No										
	Yes. Fill	in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
		of current year until I for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$15,380.00	☐ Wages, commissions, bonuses, tips	2.1.2 5.15.14010110)					
	•		☐ Operating a business		☐ Operating a business						
			Operating a pusiness		■ Operating a business						

Page 33 of 53
Case number (if known) Debtor 1 Latasha Dean

Del				Debtor 1			Debtor 2			
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)		Sources of income Check all that apply.		Gross income (before deductions and exclusions)			
	r last cal anuary 1		ar year: ecember 3	31, 2015)	☐ Wages, commissions, bonuses, tips	\$3	33,727.00	☐ Wages, comr bonuses, tips	nissions,	
					☐ Operating a business			Operating a b	usiness	
			ar year bef ecember 3		☐ Wages, commissions, bonuses, tips	\$3	32,000.00	☐ Wages, comr bonuses, tips	nissions,	
					☐ Operating a business			Operating a b	usiness	
	winning List eac	gs. İf ch so o	you are filii	ng a joint cas	pensions; rental income; inte e and you have income that me from each source separa	you received tog	ether, list it o	nly once under De	btor 1.	d gambling and lottery
					Debtor 1			Debtor 2		
					Sources of income Describe below.	Gross incomeach source (before deduce exclusions)		Sources of inco	ome	Gross income (before deductions and exclusions)
Pa	rt 3:	_ist (Certain Pa	yments You	Made Before You Filed for	Bankruptcy				
6.	Are eitl	0.	Neither De individual p	btor 1 nor D rimarily for a	s debts primarily consume ebtor 2 has primarily cons personal, family, or househo re you filed for bankruptcy, d	sumer debts. Con old purpose."				1(8) as "incurred by an
	Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.									
	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?									
■ No. Go to line 7.										
			☐ Yes	include payı	ach creditor to whom you pa ments for domestic support o this bankruptcy case.					
	Credit	tor's	Name and	Address	Dates of payme	ent Total	amount paid	Amount you still owe	Was this p	payment for

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 34 of 53 Case number (if known)

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider.								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	nis payment			
8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider								
	Insider's Name and Address	Dates of payment	Total amount Amount you paid still ow		Reason for this payment Include creditor's name				
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures							
9.	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details.								
	Case title Case number	Nature of the case	case Court or agency		Status of the case				
	HDC V Dean 2015M1 M1 716953	Collections	Circuit Court C 50 W Washingt Room 1001 Chicago, IL 606	on St	☐ Pending ☐ On appeal ☐ Concluded				
10.	Within 1 year before you filed for bankruptor. Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address		erty repossessed, fo	oreclosed, garnis	shed, attached,	seized, or levied? Value of the			
	Explain what			Julo		property			
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details.								
	Creditor Name and Address	Describe the action the	ribe the action the creditor took Da			Amount			
12.	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a ■ No □ Yes		rty in the possessi	ion of an assigne	e for the benefi	t of creditors, a			

Debtor 1 Latasha Dean

Document Page 35 of 53
Case number (if known)

Pai	t 5: List Certain Gifts and Contributions	S							
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift.								
	Gifts with a total value of more than \$600 per person	0	Describe the gifts	Dates you gave the gifts	Value				
	Person to Whom You Gave the Gift and Address:								
14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift or contribution.								
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Describe what you contributed	Dates you contributed	Value				
Par	t 6: List Certain Losses								
15.	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details.								
	how the loss occurred	Includ	ribe any insurance coverage for the loss de the amount that insurance has paid. List pending ance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost				
Pai	t 7: List Certain Payments or Transfers								
16.	consulted about seeking bankruptcy or princlude any attorneys, bankruptcy petition princlude.	repai	did you or anyone else acting on your behalf pay ring a bankruptcy petition? ers, or credit counseling agencies for services require		rty to anyone you				
	Yes. Fill in the details.			_					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any property transferred	Date payment or transfer was made	Amount of payment				
	Gleason & Gleason LLC 77 W. Washington, Ste 1218 Chicago, IL 60602 http://chilawyers.com		\$90.00 attorney fees plus \$335.00 court filing fee.	2016	\$940.00				
	Summit Financial Education Inc 4800 E Flower St Tucson, AZ 85712 http://summitfe.org		Credit Counseling	2016	\$9.95				

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Page 36 of 53 Case number (if known) Document

Debtor 1 Latasha Dean

17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.								
	☐ Yes. Fill in the details.								
	Person Who Was Paid Address	Description and transferred	Description and value of any property transferred		Date payment or transfer was made	Amount of payment			
18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details.								
	Person Who Received Transfer Address		property transferred payr		any property or received or debts change	Date transfer was made			
	Person's relationship to you								
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.								
	Name of trust	Description and	Description and value of the property transferre			Date Transfer was made			
Par	8: List of Certain Financial Accounts, In:	struments. Safe Denosi	t Boxes, and Sto	rage Units					
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No								
	Yes. Fill in the details.								
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	clo	ate account was osed, sold, oved, or unsferred	Last balance before closing or transfer			
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details.								
		Who also had so	1- :10	Dagariha tha		Da way atill			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe the	contents	Do you still have it?			
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?								
	■ No								
	Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, S State and ZIP Code)		Describe the	contents	Do you still have it?			

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Page 37 of 53
Case number (if known) Document

Debtor 1 Latasha Dean

Pai	t 9: Identify Property You Hold or Control for S	omeone Else				
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.					
	No					
	☐ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value	
Pai	t 10: Give Details About Environmental Informat	tion				
For	the purpose of Part 10, the following definitions a	pply:				
	Environmental law means any federal, state, or lotoxic substances, wastes, or material into the air regulations controlling the cleanup of these substances.	, land, soil, surface water, grou	_	•		
	Site means any location, facility, or property as d to own, operate, or utilize it, including disposal s		ıl law,	whether you now own, operate, o	or utilize it or used	
	Hazardous material means anything an environm hazardous material, pollutant, contaminant, or si		us wa	ste, hazardous substance, toxic s	ubstance,	
Rep	ort all notices, releases, and proceedings that you	ı know about, regardless of who	en the	ey occurred.		
24.	Has any governmental unit notified you that you	may be liable or potentially liab	le un	der or in violation of an environme	ental law?	
	=					
	■ No □ Yes. Fill in the details.					
	Name of site	Governmental unit		Environmental law, if you	Date of notice	
	Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State a ZIP Code)	and	know it		
25.	Have you notified any governmental unit of any r	elease of hazardous material?				
	■ No					
	Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice	
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
	■ No					
	Yes. Fill in the details.					
	Case Title	Court or agency	Na	ture of the case	Status of the	
	Case Number	Name Address (Number, Street, City, State and ZIP Code)			case	
Pai	t 11: Give Details About Your Business or Conn	ections to Any Business				
27.	Within 4 years before you filed for bankruptcy, di	id you own a business or have a	any of	the following connections to any	business?	
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	□ An officer, director, or managing executive of a corporation					
	☐ An owner of at least 5% of the voting or e	•	n			

Entered 07/08/16 17:02:28 Case 16-22087 Doc 1 Filed 07/08/16 Document Page 38 of 53 Case number (if known) Debtor 1 Latasha Dean No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper **Dates business existed** Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Latasha Dean Signature of Debtor 2 Latasha Dean Signature of Debtor 1 Date July 8, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

☐ Yes

■ No

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 39 of 53

Fill in this inform	nation to identify your	case:				
Debtor 1	Latasha Dean					
	First Name	Middle Name		Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name		Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DIST	RICT OF ILLI	NOIS		
Case number (if known)						☐ Check if this is an amended filing
Official For		n for Indiv	iduals	Filing Under (Chapter 7	7 12/15
	vidual filing under cha		out this form	if:		
you have lease You must file this	ed personal property a s form with the court w ver is earlier, unless th	nd the lease has no ithin 30 days after y	you file your			the meeting of creditors, ditors and lessors you list
	ople are filing together d date the form.	in a joint case, bot	h are equally	responsible for supplyir	ng correct inform	nation. Both debtors must
	and accurate as possib our name and case nur		needed, atta	ch a separate sheet to th	is form. On the t	op of any additional pages,
Part 1: List Yo	our Creditors Who Have	e Secured Claims				
1. For any credito	ors that vou listed in Pa	art 1 of Schedule D:	Creditors W	ho Have Claims Secured	by Property (Off	icial Form 106D), fill in the
information be	low.					·
identify the cre	ditor and the property t	nat is collateral	secures a c	u intend to do with the p lebt?	roperty that	Did you claim the property as exempt on Schedule C?
Creditor's Ca	apital One Auto Fina	ın	■ Surrende	er the property.		□No
name:				ne property and redeem it.		■ V
Description of	2011 Chevrolet Imp	nala 60000		e property and enter into a nation Agreement.	l	Yes
property	miles Surrender		_	e property and [explain]:		
securing debt:	Juliender					
	ur Unexpired Persona					
in the information	n below. Do not list rea	Il estate leases. Une	expired lease	 Executory Contracts at s are leases that are still es not assume it. 11 U.S. 	in effect; the lea	ases (Official Form 106G), fill se period has not yet ended.
Describe your un	nexpired personal pro	perty leases			Wil	I the lease be assumed?
Lessor's name:						No
Description of lea	sed				Ц	INO
Property:						Yes
Lessor's name:	sed.					No
Description of lea Property:	seu .					Yes
Lessor's name:						No

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 40 of 53

Debtor 1 L	Latasha Dean	Case number (if known)	
Description of Property:	of leased		☐ Yes
Lessor's nan			□ No
Property:			☐ Yes
Lessor's nan			□ No
Description Property:	or reased		☐ Yes
Lessor's nan			□ No
Description of Property:	or leased		☐ Yes
Lessor's nan			□ No
Description of Property:	or reased		☐ Yes

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 41 of 53

Debtor	1 Latasha Dean	Case number (if known)
Part 3:	Sign Below	
	penalty of perjury, I declare that I have indi ty that is subject to an unexpired lease.	cated my intention about any property of my estate that secures a debt and any personal
X /s	s/ Latasha Dean	X
L	atasha Dean	Signature of Debtor 2
S	ignature of Debtor 1	
D	eate July 8, 2016	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
·	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 46 of 53

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r					
	Debtor(s) Chapter 7				
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)				
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept \$ 940.00				
	Prior to the filing of this statement I have received \$ 90.00				
	Balance Due \$ 850.00				
2.	\$_335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.				
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 				
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;				
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;				
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: a. Representation of the debtors in any dischargeability actions, judicial lien avoidances, or any other adversary proceeding.				
	b. Debtor is responsible for the 2 mandatory credit counseling classes.				
	c. This fee agreement does not include representation in motions to redeem.				

Case 16-22087 Doc 1 Filed 07/08/16 Entered 07/08/16 17:02:28 Desc Main Document Page 47 of 53

In re	Latasha Dean	Case No.	
	Debtor(s)		

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Continuation Sheet)

	CERTIFICATION
I certify that the foregoing is a complete sthis bankruptcy proceeding.	statement of any agreement or arrangement for payment to me for representation of the debtor(s) is
July 8, 2016	/s/ Julie Gleason
Date	Julie Gleason 6273536
	Signature of Attorney
	Gleason & Gleason
	77 W Washington, Ste 1218
	Chicago, IL 60602
	(312) 578-9530 Fax: (312) 578-9524
	troy@chicagobk.com
	Name of law firm



Gleason & Gleason

Chapter 7 Information and Advice

Attorney fees \$940 + Court costs \$335 \$1275 total costs
Payment Plan: 3 payments of \$425.00 all fees are not paid prior to the filing of your case, you will be asked to sign a post-petition fee agreement for services rendered after the filing of your case.

F	Fees Cover: Intake appointment with attorney, petition preparation, representation at your first meeting of creditors, answering creditor calls and requests.
t f	FEES DO NOT COVER: Credit counseling - there are 2 MANDATORY CLASSES. Additional litigation for adversaries, redemptions, defense of motions brought on behalf of a creditor or a trustee, or conversion of a chapter 7 to a chapter 13. You will be charged \$30 to add any creditors after the case is filed. You will be charged \$100 for us to attend a second meeting of creditors if you miss your first meeting. If your case is closed for failure to take the second class, the court will require you to pay \$260 to reopen the case. Initial here: I understand it is the policy of Gleason and Gleason that I am required to take my second class between case filing and my first 341 meeting of creditors. I understand that if my case closes without discharge and my certificate is dated after the first 341 meeting of creditors it is my responsibility to pay \$260 to reopen it.
١	Typical dischargeable debts: credit cards, hedical bills, unlities, unsecured judgments, repossessions, personal loans, payday, Loans
1	Non dischargeable debts: Alimony, child sapport, debts owed under a divorce decree, student loans, traffic tickets, patcing tickets, fines, criminal restitution, debt for personal injury or death related to a DUI, overpayment of government benefits, taxes. Co-signors are still responsible for debts. Credit card charges over \$500 in the last 90 days and cash advances over \$750 in the last 70 days may not be discharged.
1	Secured Loans Surrendering: (House!Car Furniture Jewelry) If you are surrendering a car or a house you are still responsible for tickets, code violations, HON Fees etc until ownership\title is transferred - usually through a sale, like an auction of the car or house. Title is not transferred through the bankruptcy process. You will be responsible for utilities if not disconnected. Loans through municipal credit unions may be secured by pensions. Credit union loans may be cross collateralized with other credit union loans.
	Secured Loans Keeping: Initial here: I understand I must continue to make regular payments on all secured loans I am keeping. I may have to mail in payments as auto debit and check by phone may be disabled until a debt is reaffirmed. I understand I am required to maintain insurance. I understand that if I am keeping a property I must pay all mortgages including but not limited to 2nd mortgages and home equity lines of credit.
χı	Payday Loans Autodebits Post dated checks: You must stop them with your bank. It may require closing the bank account. Utilities: If you bankrupt your utilities they are allowed to charge a deposit for future service and you must pay for any service used after your filing date forward. If you bankrupt a phone or cellular service they may discontinue service.
	Credit reporting: We pull credit reports from Transunion and Experian. We cannot guarantee the accuracy or completeness of the reports. Some creditors do not report to credit bureaus. It is your responsibility to review the report and inform us of any missing
٠	bilis) Gleason and Gleason does not perform and this contract does not include any services relating to credit repair or correcting inaccurate credit reports. Credit bureaus may or may not report information regarding payments on cars or real estate you are keeping.
	Clients agree that they have received the following documents: copy of this retainer agreement, list of required items to file bankruptcy, debtor's duties as required under sec. 521, notice required by sec 527(a)(2), notice required by sec 527(b). Checks may be deposited electronically. Client agrees to pay reasonable attorney fees if collections become necessary.
/	Refund Policy: If Client wants to terminate Gleason and Gleason, Client must notify Gleason and Gleason in writing. Gleason and

Gleason will then perform an accounting of time and services performed and issue a refund check (if applicable) within a reasonable time. For the purpose of determining the refund due, Gleason and Gleason's corpent hourly rate is \$300 an hour for attorney time.

Joint Client:_

GATES-VIII WORK OUT

MANDATORY CREDIT CLASSES

ONLINE WWW.SUMMITFE.ORG

- FIRST CLASS BEFORE YOUR CASE CAN BE FILED \$9.95
 - PICK THE CHEAPEST OPTION (\$9.95)
 - -WHEN IT ASKS YOU TO UPGRADE CLICK "NO THANKS".
 - -CREATE ACCOUNT/ENTER YOUR LAWYERS NAME
 - -TAKE READING PORTION OF CLASS
 - PAY FOR CLASS
 - -AFTER YOU PAY FOR THE CLASS YOU MUST COMPLETE THE CHAT PORTION OF THE CLASS FOR A CERTIFICATE TO BE ISSUED.
 - -THEY WILL AUTOMATICALLY SEND US A COPY OF THE CERTIFICATE TO YOU AND GLEASON AND GLEASON.
- SECOND CLASS \$7.95—)TAKE THIS CLASS AFTER YOUR CASE IS FILED AND YOU RECEIVE A CASE NUMBER
 - -PICK THE CHEAPEST (\$7.95 CLASS)
 - -COMPLETE CLASS
 - -THEY WILL AUTOMATICALLY FILE CERTIFICATE WITH THE COURT AND EMAIL A COPY OF THE CERTIFICATE TO YOU AND GLEASON AND GLEASON



Chapter 7 Bankruptcy Retainer Agreement

THE UNDERSIGNED CLIENT(S) EMPLOYS AND RETAINS GLEASON AND GLEASON, HEREINAFTER, ATTORNEY TO REPRESENT CLIENT(S) IN FILING A VOLUNTARY CHAPTER 7 BANKRUPTCY PETITION

THE PRE-PETITION SERVICES ATTORNEY WILL PROVIDE ARE CONSULTATION AND ADVICE, CONTACT AND COMMUNICATION WITH CREDITORS, PREPARATION OF THE BANKRUPTCY PETITION, SCHEDULES, STATEMENT OF FINANCIAL AFFAIRS, STATEMENT OF SOCIAL SECURITY NUMBER, MEANS TEST. CLIENT UNDERSTANDS THAT HE/SHE/THEY ARE SOLEY RESPONSIBLE FOR COMPLETING PRE-FILING CREDIT COUNSELING AND MUST OBTAIN A CERTIFICATE WHICH MUST BE FILED WITH THE COURT AT THE TIME OF FILING HIS/HER/THEIR PETITION. CLIENT IS RESPONSIBLE FOR ALL COSTS ASSOCIATED WITH SAID COUNSELING.

THE EARNED FEE FOR THE PREPETITION SERVICE IS \$_90
FILING FEE OF \$ 335.00
TOTAL OF PREPETITION SERVICE AND FILING FEE (PAYABLE TO GLEASON AND GLEASON): \$ 425
RETAINED WITH (CASH) CHECK DEBIT MONEY ORDER) \$ 925
BALANCE DUE FOR PRE-PETITION ATTORNEY FEES AND FILING FEE \$
AFTER THE BANKRUPTCY CASE IS FILED I UNDERSTAND THAT I WILL BE PRESENTED WITH A SECOND RETAINER
AGREEMENT TO PAY GLEASON AND GLEASON ATTORNEY FEES OF \$ 850 FOR POST FILING LEGAL
SERVICES AND HAVE BEEN GIVEN A COPY OF THE PROPOSED AGREEMENT.
CLIENT UNDERSTANDS THAT ONCE THE BANKRUPTCY CASE IS FILED THEY WILL NOT BE LEGALLY OBLIGATED FOR ANY OTHER FEES UNLESS AND UNTIL THEY ENTER INTO A SECOND RETAINER AGREEMENT PROMISING TO PAY FEES FOR THE REMAINDER OF MY REPRESENTION IN THIS CASE. CLIENT UNDERSTANDS THAT THEY ARE NOT OBLIGATED TO ENTER INTO AND MAY REFUSE TO SIGN THE SECOND RETAINER AGREEMENT. HOWEVER, GLEASON AND GLEASON RESERVES HE RIGHT TO WITHDRAW FROM REPRESENTATION IN THE EVENT THAT I DO NOT SIGN A SECOND RETAINER WITHIN 10 DAYS OF THE FILING OF MY CASE. CLIENT MAY SEEK OTHER LEGAL COUNSEL IF THEY DO NOT WISH TO BE REPRESENTED BY GLEASON AND GLEASON.
I UNDERSTAND THAT FEES PAID OR TO BE PAID ARE A FLAT FEE WHICH SHALL IMMEDIATELY BECOME PROPERTY OF GLEASON AND GLEASON IN AN EXCHANGE FOR A COMMITMENT BY GLEASON AND GLEASON TO PROVIDE LEGAL SERVICES. FUNDS WILL BE DEPOSITED INTO THE MAIN BANK ACCOUNT AND USED FOR GENERAL EXPENSES OF GLEASON AND GLEASON.
LOCAL RULE 2091-1 (B) DISCLOSURE WITHDRAWAL DDITION, AND SUBSTITUTION OF COUNSEL
FAILURE TO PAY - IN A CASE UNDER CHAPTER 7 OF THE BANKRUPTCY CODE, INCLUDING A CASE CONVERTED FROM CHAPTER 13, WHERE (1) THE DEBTOR'S ATTORNEY HAS AGREED TO REPRESENT THE DEBTOR CONDITIONED ON THE DEBTOR ENTERING INTO AN AGREEMENT AFTER THE FILING OF THE CASE TO PAY THE ATTORNEY FOR SERVICES RENDERED AFTER THE FILING OF THE CASE AND (2) THE DEBTOR REFUSES TO ENTER INTO SUCH AN AGREEMENT, THE COURT MAY ALLOW THE ATTORNEY TO WITHDRAW FROM REPRESENTATION OF THE DEBTOR ON MOTION OF THE ATTORNEY. DATE JOINT CLIENT JOINT CLIENT

Att Attn Bankruptcy PO Box 6428 Carol Stream, IL 60197

Capital One Auto Finan Po Box 259407 Plano, TX 75025

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Comenity Bank/carsons 3100 Easton Square Pl Columbus, OH 43219

Comenity Bank/vctrssec Po Box 182789 Columbus, OH 43218

Dsnb Macys 9111 Duke Blvd Mason, OH 45040

Fed Loan Serv Po Box 60610 Harrisburg, PA 17106

Great American Finance 20 North Wacker Dr Chicago, IL 60606

Holy Cross Hospital Payment Center PO Box 2166 Bedford Park, IL 60499

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338 Illinois Dept of Employment Securit Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Marvin Husby for HHDC 852 W Armitage Chicago, IL 60614

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Natlcrsys P.o. Box 312125 Atlanta, GA 31131

Peoples Engy 200 East Randolph Chicago, IL 60601

Syncb/jcp Po Box 965007 Orlando, FL 32896

Syncb/walmart Po Box 965024 El Paso, TX 79998

United States Bankruptcy CourtNorthern District of Illinois

		Not them District of Inniois		
In re	Latasha Dean		Case No.	
		Debtor(s)	Chapter 7	
	VE	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	of Creditors:	18
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of cred	itors is true and correct to	the best of my
Date:	July 8, 2016	/s/ Latasha Dean		